

# MEDICAL ECONOMICS

TRADE MARK REGISTERED IN THE OFFICE

Is a Copy

"The Business

Profession"



EWING GALLOWAY

Vol. IV.

June, 1927

No. 9

A Campaign of vital importance to every one of the 115,569 physicians who receive this issue begins on page 5.

This insures greater "Reader Interest" and consequent advertising value to you.

# Compound Syrup of Hypophosphites

TRADE "FELLOWS" MARK

One of the most efficient, most complete,  
and best all-round Tonics in the  
Materia Medica!

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*For over half a century its reputa-  
tion has been constantly increasing!*

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*Reject* < Cheap and Inefficient Substitutes  
Preparations "Just as Good"

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*Samples and Literature on request*

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**Fellows Medical Manufacturing Co., Inc.**

26 Christopher Street

New York, U. S. A.

# MEDICAL ECONOMICS

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## The Two Serpents of the Caduceus

1st Serpent: "What two germs, my brother, must medicine next recognize and conquer!"



2nd Serpent: "The germs of professional jealousy and internal politics! Ask me another!"

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ENTERO-  
COLITIS

CHOLERA  
INFANTUM

PERITONITIS

*Antiphlogistine*  
TRADE MARK

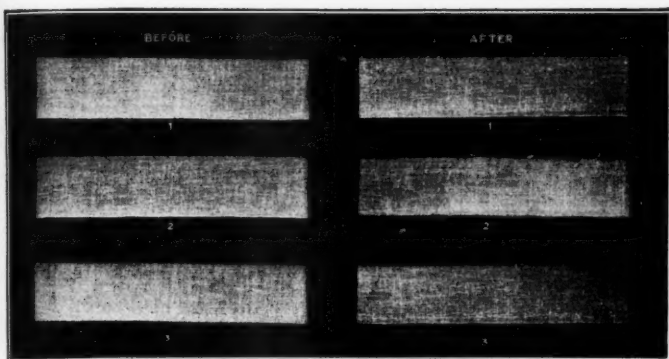
in acute inflammatory conditions of the intestinal tract will be found of great value. It will not take the place of proper diet and internal medication, but by relieving the local congestion and soothing the nervous system, it will be found to be an inestimable adjuvant.

**THE DENVER CHEMICAL MFG. CO., New York**

Laboratories: LONDON, BERLIN, PARIS, SYDNEY, MONTREAL  
FLORENCE, BARCELONA, MEXICO CITY, BUENOS AIRES



# Visible Proof!



## THE NEW BAYBANDAGE

PATENTS APPLIED FOR

### "It can't Ravel"

This photograph illustrates the results of a test for demonstrating the ravel-proof feature of the new BayBandage. The two ordinary types of bandage now on the market, No. 3 [Sliced] and No. 2 [so-called Ravelled] are compared with BayBandage before and after being subjected to the same snapping test for ravelling.

#### Results—

No. 3 [Sliced edge] long threads shed.

No. 2 [Ravelled edge] short threads shed.

No. 1 [BayBandage] NO THREADS SHED.

The new BAYBANDAGE, which is made in all standard sizes, will be welcomed by Physician and layman alike.

*Bay's Surgical Dressings are marketed through all Supply Houses.*

## THE BAY COMPANY

BRIDGEPORT, CONN.

M.E.6

Kindly send me a sample kit of Bay's Surgical Dressings for testing purposes.

Name .....

Address .....

Dealer's Name .....

## CALCICARB TABLETS, H. W. & D.

*Each tablet contains 10 grains calcium carbonate, U. S. P.  
flavored with oil of cinnamon, 1/40 min.*

SEE paper, page 1557, May 14, 1927, "The Journal" A. M. A. by Drs. Loevenhart and Crandall, for complete data on the value of calcium carbonate administered in these tablets as an antacid in place of sodium bicarbonate, soda mint and similar chemicals.

Furnished in boxes of 3 tubes of 12 tablets each. The tubes are of convenient size for carrying a day's supply of the tablets in the pocket or hand-bag. The box, or 36 tablets, should be written for on prescriptions. One or two tablets may be taken at a time. They may either be held in the mouth until they disintegrate or swallowed with a small amount of water.

WRITE US FOR SAMPLE TUBE of TWELVE TABLETS  
and HAVE YOUR DRUGGIST STOCK

### CALCICARB TABLETS

*H. W. & D. brand of calcium carbonate, U. S. P.*

IN A PALATABLE FORM AND A CONVENIENT PACKAGE

#### Physicians Prices

Box 3 tubes 12 each	.40
Bottle 100 tablets	.75
" 500 "	2.50
" 1000 "	4.50

HYNSON, WESTCOTT & DUNNING  
BALTIMORE, MARYLAND

# MEDICAL ECONOMICS

"The Business Magazine of the Medical Profession"

Rutherford, New Jersey

Vol. IV, No. 9

June, 1927

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## Mass Education Through Paid Space

*Announcing a plan for ethical advertising  
on the part of the medical profession*

*By Harold S. Stevens*

**M**EDICINE'S next great battle for the preservation of human life and health will not be fought in the laboratory.

It will not be fought in the clinic. It will not be fought in the practitioner's office, or in the specialist's consulting room, or in the hospital ward.

It will not be a battle of science, but scientists will make up its staff and ranks.

It will not be waged against bacteria and disease; it will be waged against ignorance.

Its munitions will not be serums, vaccines, or drugs. They will be printed words.

These printed words will tell a story, simply and forcefully, so that all may understand. The story is that which the public waits to hear, and which the medical profession is well able to tell.

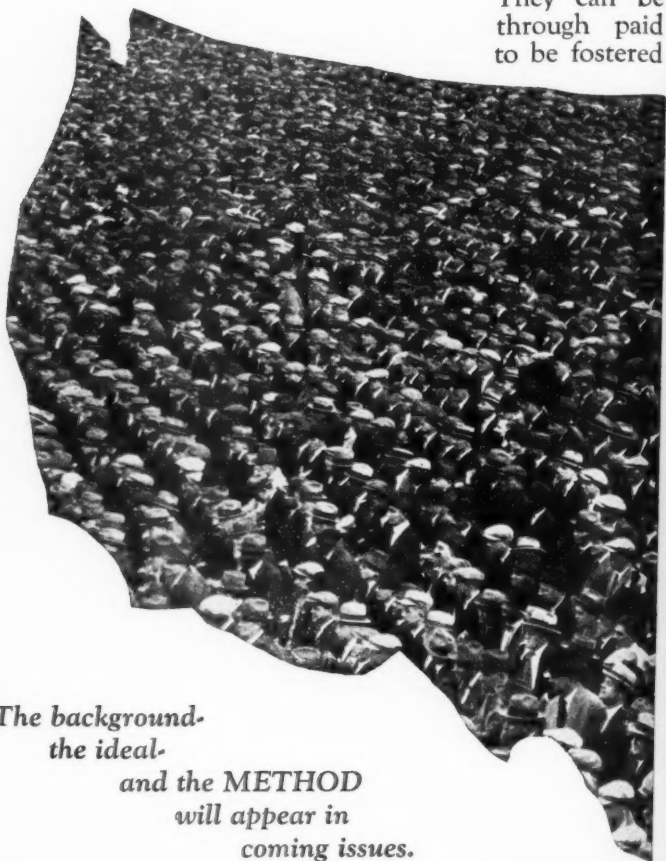
It is the story of health-examinations, of the accomplishments of medicine, of the evils of quackery, of man's big brother—the family practitioner, of longer lives and happier lives.

Do people want to hear that story? They do.

*(Turn the Page)*

# A nation-ful of people

They can be  
through paid  
to be fostered



*The background-  
the ideal-  
and the METHOD  
will appear in  
coming issues.*

## waiting - and listening

told by means of "mass education space" - a Crusade of the Printed Word, in the pages of MEDICAL ECONOMICS.



Photo by Ewing Galloway

*(Turn the Page)*

Will they benefit? Yes! And so also will the medical profession benefit, at a time when many of its members are beginning to feel the mire about their feet, and its age-old prestige is showing grave signs of tottering.

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Advertising is the greatest single influence in the world today. It is more universally effective even than religion.

Its greatest effect is obtained when it is regular and prolonged, rather than spasmodic. It is the cumulative action that counts.

Therefore an advertising program undertaken by the medical profession must be soberly thought out, carefully planned, and given an assured future for at least one year.

---

The story will not be told in a fortnight or a year. It will bear repeating. Another generation of the public is coming, and so is another generation in medicine.

And it's an interesting story. There is more romance in the truth of the clinic than in the fiction of patent medicines, and there is more bravery in the sacrifice of the practitioner than in the clowning of the cultist.

Bootleg medicine! There's an appeal to the man in the street. Life insurance of which YOU are the beneficiary! That is a way to describe periodic health examinations to the public.

The next great battle of medicine will be an advertising battle—mass education through paid space. It will be a crusade against ignorance. Printed words, paid for by the medical profession, will be published in white space, also paid for by the medical profession.

The greatest influence in the world today is advertising. The remedy for bad advertising is good advertising, not silence.

The battle has already begun. County societies have advertised, in a few grand, but isolated, instances.

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See the coming issues of  
**MEDICAL ECONOMICS** for  
**THE BACKGROUND, THE  
IDEAL, AND THE METHOD.**

Dignified silence is no longer  
in order. Concerted and spirited  
action is necessary.

Medical men have been accused of being tongue-tied. They have been accused of indifference to the public. They have been berated by trashy publications of the type which Bernarr MacFadden owns and edits.

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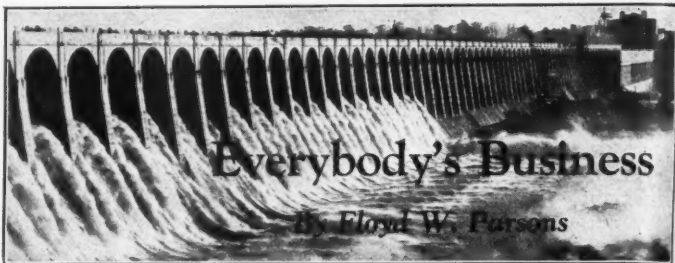
It is now time for the entire medical profession to begin, seriously and confidently, a campaign of **mass education through paid space.**

The campaign will call for more than approval. It will call for enthusiasm, organization, and a full measure of cooperation. It will call for a proper appreciation of the advantages of paid advertising and the disadvantages of press-agentry and "free publicity". It will call for an armistice on petty dissensions; self-conscious aloofness is never a sign of strength.

The medical profession must unify before the public!

There is a nation-ful of people—waiting and listening.

**MEDICAL ECONOMICS** is ready to present complete, workable plans for a campaign to defeat ignorance through the medium of the printed word.



## Everybody's Business

By Floyd W. Parsons

**W**HY all of this furore about the evils of materialism? Life is like an automobile coasting downhill with the brakes out of commission. Stopping is out of the question, so all one can do is sit tight and try to guide the run-away. Materialism is here to stay and it is far better than the superstitions and half-baked theories of yesterday. Because it emanates from the head is no reason it is lacking in heart. In fact, we would be quite lost today if it were not for this great force which demands that we give first consideration to life's realities.

The trouble with most of us is that we are trying to make life into the moulds of yesterday rather than set ourselves earnestly to the task of shaping new patterns and making new rules to fit life as it is today. It is necessary that we face the startling truth that man is coming rapidly to the end of his present civilization. As nature measures the ticks of the clock of time, it was just a little while ago when the ice retreated for the fourth time from our valleys leaving only the big trees of California and a type of human known as the Neanderthal man to bridge the era separating the past from the present.

The early kinsman succeeded in discovering fire, and passed his knowledge on to the Cro-Magnon man who struggled on for more than a hundred generations, finishing his work with the coming

of the new stone age that ended 1500 years before the birth of Christ. In these early times man did not average one revolutionary discovery a century. He learned to count to ten and ages passed before he advanced any farther.

The coming of Christianity added impulse to the progress of civilization. Six centuries later, Mahomet was born, and the religion he established would probably have overrun the world had it not been for the defeat of the Saracens in the Battle of Tours in 732 A. D. Popular education started with Charlemagne early in the ninth century. A little later King Alfred first established schools in England. Then the hardy Norsemen discovered Greenland and probably sailed down the eastern shore of America.

**N**EXT came the Crusades which began in 1096, and this union of people in a common cause brought about an exchange of ideas for the first time among the nations of Europe.

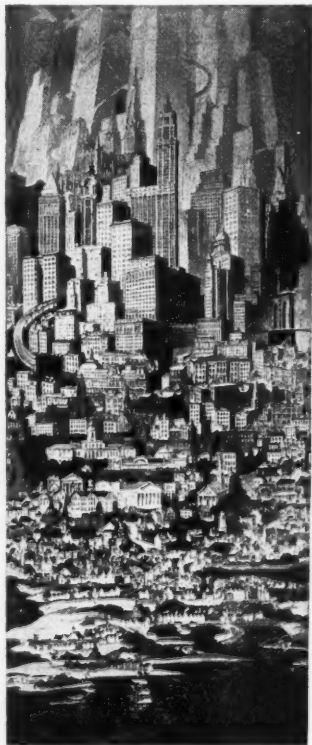
While the introduction of metal type in 1450 made possible the wider dissemination of knowledge, there was still a pronounced reluctance on the part of humankind to take up with new thought and new customs. The theories of Copernicus with regard to planetary movements, and even Newton's presentation of the law of gravitation did not shake man out of his prolonged stupor. The fallacious ideas of Galen, who first carried on ex-



periments in the dissection of apes and lower animals, were accepted without question for nearly 1300 years. Everyone was content to rely on the expressed beliefs handed down through the ages. The world practically stood still because it had not yet

conclusions that man had accepted thoughtlessly for more than a thousand years and this resulted in his discovery of the circulation of the blood. A little later another great doubter appeared and Darwin gave us his "Origin of Species," a book which influenced human thought to a greater extent than any other except the Bible. So careful was Darwin in the exposition of his theory that it has become not only the working hypothesis of practically all biologists, but is accepted generally by the scientific world.

Now we start on the final lap of an amazing era that will bring changes so radical that they are beyond the grasp of our present intelligence. Take your pencil and compound a normal yearly increase in population and you will find that there will be more than a billion people in the United States in 200 years. Barring calamity, there will not be room



THE ARTIST WILLIE FOGANI'S  
CONCEPTION OF CITY GROWTH

given birth to that most destructive and at the same time, constructive person, the scientific doubter.

It was Harvey who really brought about the declaration of independence on the part of human thought. He doubted the

*"The economic philosopher"*  
—Floyd W. Parsons—takes the crepe off materialism and pins on a bouquet in its place.



on the lands of the earth for people to stand erect in a little more than three centuries from now. It reminds one of the story of the two golfers who decided to start with a bet of one cent on the first hole, and then double the bet on each of the remaining 17 holes. The wager on the eighteenth hole was \$1,310.72.

In the short, mad dash that lies before us, we will quickly reach and pass the peaks of production

(Turn the Page)

in fields now turning out many of the articles in most common use. There will be early days of reckoning in our supplies of ground oil and essential metals, particularly copper. Twenty or twenty-five years will probably see the end of American copper. Assuming that we have from 20 to 30 billion barrels of petroleum in the ground, and allowing for a 33 per cent recovery, which is double what we have been able to get in recent years on an average, it is clear that a decade will bring us near to the end of our present practice of getting oil out of ground wells. The job of adjusting ourselves to a supply of oil from shale rock will not only involve an effort that is tedious and trying, but will necessitate reorganizing our automotive industries on a basis of foreign supplies and a price two or three times as great as that now existing.

SO far as the near future is concerned we are safe with respect to lead, silver, tungsten and sulphur, but we are a dependent nation already when it comes to nickel, tin, asbestos, graphite, manganese, potash, platinum and rubber. Our lumber resources are disappearing so fast that we will soon be compelled to regard the production of wood as we now do the production of corn or wheat, the only difference being that lumber will be harvested twice a century instead of every year.

Materialism will turn us from studies of abstract matters of small importance to such vital problems as that of diet concerning which there is astounding ignorance. Forty million wage earners in the United States lose nearly 10 per cent of their time on account of sickness; they pay out fifty millions of dollars annually for cathartics; they spend six times as much for fire protection as for health protection; and of this great army of people in America more than a half-million die each year between the ages

of 40 or 60 from old-age diseases that are entirely preventable.

We blame materialism for our ills whereas it is only through the cold reasoning of the materialistic mind that remedies will be found. We forget that we are a part of nature and that nature moves steadily and surely toward definite ends without any regard whatever for the sentimental reasons which so largely control human actions. From now on materialism will become increasingly supreme and our thoughts and actions will of necessity conform to facts properly arranged in the order of their relative importance to public welfare as distinguished from the welfare of one individual or a single class. Materialism will eventually make the church more crowded than the theater. It will so change educational methods and policies that the college professor will again receive a higher rate of compensation than bricklayers and locomotive engineers. Religion and education blame materialism for consequences that have resulted from their marking time instead of keeping pace with the procession.

We are starting in an era that really has no "today." It is a time when almost every thought must be given to the plans for tomorrow, and when this is done our "todays" automatically take care of themselves.

IN the meantime, let us not forget that materialism stands for efficiency and conservation. This means that it is opposed to smoke because smoke cuts off God's sunlight which is the chief ally of health and long life. It is opposed to dirty morals, dirty air, dirty water, dirty streets, poor roads and everything else that means a waste of time, energy and wealth. Any force or agency having such broad and worthy aims certainly must be serving the cause of all those things that we regard as beautiful in life.



**Suggested Technique for Treating ABSCESS:** First establish drainage. Then, with the KROMAYER LAMP, to which the appropriate applicator is attached, administer a first to second degree erythema.

**QUARTZ** light therapy constitutes a positive means for restoring abscessed localities to normal. It has been successfully employed in treating dermatologic, orificial and dental abscesses. During the post-operative period ultraviolet is effectively administered in the prevention of abscess growth.

**HANOVIA CHEMICAL & MFG. CO.**  
Chestnut St. & N. J. R. R. Ave., Newark, N. J.

HANOVIA CHEMICAL & MFG. CO., Chestnut St. & N. J. R. R. Ave., Newark, N. J.  
Gentlemen:—Kindly send me the available literature on the application of quartz light therapy to abscess and other dermatologic conditions.

70

DR.....

STREET.....

CITY.....

STATE.....

# Painless Collections

By Ruel McDaniel

I HAVE just been talking with a young man who has in the past two years become something of a national authority on retail credits, because of his apparently magical way of collecting disputed accounts so painlessly that the debtors seemingly like it.

Strangely enough, this credit manager gained his most valuable experience as the credit man for a group of physicians. He speaks of that experience more glowingly than of anything else he has ever done in the way of credits.

He had been credit manager for a local department store for two or three years, when its merger with another store left the young man out of a job. Desiring to remain at home and to follow his chosen line of endeavor, he sensed an opportunity to create for himself a job as the credit man for some of the leading physicians. He made a list of six for whom he felt he would like to act in the capacity of credit manager, and approached them with his proposition. Eventually all agreed to let him handle their collections for a limited time as a matter of trial, but some were outspokenly skeptical.

That was more than two years ago. He still functions as collection manager in this cooperative scheme, and his clients are unanimously enthusiastic.

Some of his observations on credit and collections make exceedingly interesting reading. He says:

"Whether a man is collecting for a grocery store, a manufacturing establishment or a physician, it is obvious that his first

duty is to get the money. Because this is so obvious, the average collector or credit man is likely to let it overshadow everything else and thereby lead him into untold trouble. Although it is his first obvious duty to get the money due, it is his greater duty to hold for the physician (or

whoever his client may be) the friendship and good-will of the customer or patient.

"I FOUND while handling credits for these six physicians that I had the most trouble in making collections where the patients had not been made to appreciate their credit. It is human nature for a person not to properly appreciate the things that come to him easiest, things that he can get without effort. Gold, diamonds and the other precious metals and gems would not be precious at all if we could pick them up at our feet any old time.

"It is the same way with credit. Unless the patient is diplomatically made to realize that he is being granted a favor when he is given credit, he is not going to appreciate the favor—and it is a favor to credit a man in time of need. He is not going to be nearly so eager to fulfill the physician's trust in his honesty.

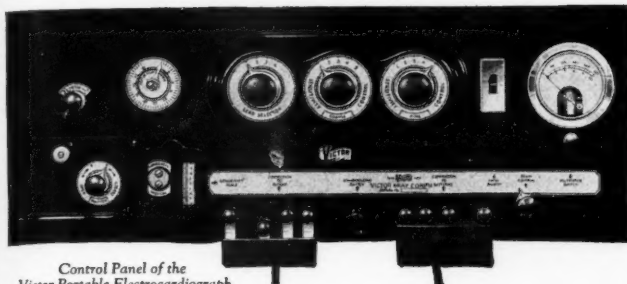
"During my whole career as a credit man, I have made it a point  
(Turn to Page 50)

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THE shortest and smoothest road to a man's checking account is through a frank appeal to his sense of fairness.

A man whose success as a collection manager has been built upon this theory, makes a few pertinent observations.

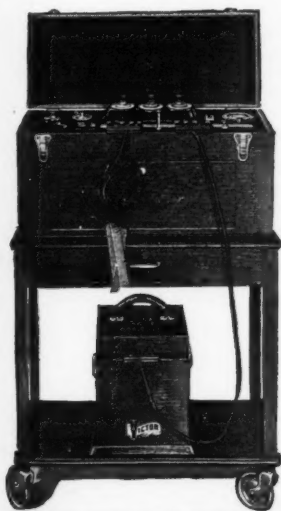
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Control Panel of the  
Victor Portable Electrocardiograph

## *An Instrument That Surprises Every Cardiologist Who Sees It Demonstrated*

**Amplifies Body Current by Method Similar to Radio Amplification**



Showing instrument set up for operation,  
and mounted on Mobile Floor Stand.

**N**OT because the principles of design in the Victor Portable Electrocardiograph differ radically from any of the methods used up to the present for producing cardiograms, but because the instrument is operated with utmost simplicity, is so rugged in construction that it withstands carrying about in your auto, and at the same time is capable of producing cardiograms of the finest diagnostic quality.

In short, the Victor Portable Electrocardiograph will do all that the most elaborate and complicated laboratory equipment available for electrocardiography can do—and more. Thus Victor Research again contributes to medical science.

Write for literature, also regarding possibility of seeing the instrument demonstrated in your vicinity in the near future.

**VICTOR X-RAY CORPORATION**  
2012 Jackson Blvd., Chicago



# New Shapes in the Sky

## A Series on Medical Arts Buildings

### VIII

#### Knoxville

By Virginia Roehl

**W**HEN three of the leading physicians of Knoxville, Tennessee, learned that the old and distinguished Cumberland Club of that city was planning to dissolve, they conceived the idea of purchasing the club house and converting it into a medical building—one that would be occupied exclusively by members of the medical profession, or business relating to the profession.

The building, due to its superb architectural possibilities and its excellent location, three blocks from the main business center, lent itself admirably to the plan of these doctors.

Immediately a corporation of twelve physicians was formed and the building purchased by them. That was three years ago.

The building as it was bought stood two stories over an English basement, with a separate side entrance. Plans were drawn up which included an addition of three stories.

Leases were offered which extended to the lessee the privilege of dictating his preference as to office space and arrangement; this latter even included the locations desired for office fixtures.

The demand for offices in the building was almost instantaneous and thirty-three leases were granted, which included general medical practitioners, specialists, dentists and laboratories, the leases extending from one to five years. The ensuing six months were spent in elaborate alterations and additions.

On March 1, 1924, the build-

ing was ready for occupancy. Through the entire month of March a large space in the afternoon paper was used at advertising rates, which included a cut of the remodeled building, with a listed directory using the medical cards of the occupants and their new office number.

This form of dignified publicity proved advantageous, but except for that one time there has been no further form of advertisement.

Dr. M. M. Copenhaver, who was one of the three physicians conceiving the original idea, is head of the corporation and manager of the building.

In speaking of its advantages, Dr. Copenhaver states that the entire thirty-three office holders are most enthusiastic over every phase of the arrangement. From a business point of view it has proven very satisfactory as a medium for increasing practice to each occupant.

A person who is uncertain to whom to go for medical attention will be drawn to the Medical Building by virtue of its explanatory name. Once having arrived, the patient will, by means of the directory in the lobby or by inquiring from someone he meets in the building, be referred to one of the physicians.

The ground floor is elaborately constructed, the immense lobby being panelled in Tennessee marble and paintings. A former ball room on this floor has been converted into an assembly hall and is used exclusively for the

*(Turn the Page)*

## A Well Equipped Office is a Sound Investment

**“MY** practice has increased one hundred percent,” said a prominent doctor in referring to an investment in office equipment.....Excellent for the doctor from a financial viewpoint, and better still for his community, for this doctor has doubled his ability to serve.

### *Furniture*

#### **Allison Office Furniture**

W. D. Allison Co.,  
Indianapolis, Ind.

#### **American Metal Furniture**

American Metal Furniture Co.,  
Indianapolis, Ind.

### *Sterilizers*

#### **Castle Sterilizers**

Wilnot Castle Co., Rochester, N. Y.

### *X-Ray Equipment*

#### **Engeln**

Engeln Electric Co.,  
Cleveland, Ohio

#### **Kelley-Koett**

The Kelley-Koett Mfg. Co.,  
Covington, Ky.

#### **Victor**

Victor X-Ray Corp.,  
Chicago, Ill.

#### **Wappler**

Wappler Electric Co.,  
Long Island City, N. Y.

### *Physiotherapy Equipment*

#### **Engeln**

Engeln Electric Co.,  
Cleveland, Ohio

#### **Hanovia Alpine Sun Lamps**

Hanovia Chemical Mfg. Co.,  
Newark, N. J.

#### **McIntosh Diathermy**

McIntosh Electric Co., Chicago, Ill.

#### **Victor**

Victory X-Ray Corp., Chicago, Ill.

#### **Wappler**

Wappler Electric Co.,  
Long Island City, N. Y.

### *Specialists' Office Outfits*

#### **Sorensen Diagnostic Treatment Cabinets**

C. M. Sorensen Co.,  
Long Island City, N. Y.

### *Office Scales*

#### **Continental Scales**

Continental Scale Works, Chicago, Ill.

#### **Jacobs Bros. Scales**

Jacobs Bros. Co., Brooklyn, N. Y.

## A Well Equipped Office is a Sound Investment

monthly meetings of the Knox County Medical Society or for lectures and official gatherings.

**T**HE entire building is simple but spacious and elegant in its construction and this too conveys an atmosphere of quiet dignity, which is desirable in a structure

of this nature.

The basement floor, which was formerly used for the club dining room is occupied by a tea room accessible from the rear end of the lobby. There is a street entrance. This too has proven a very convenient and satisfactory arrangement to the physicians.



*The Knoxville Medical Arts Building*

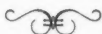


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SOUND HEALTHY  
GRANULATION  
*Produced by*  
**INCITAMIN**  
HEALS  
**VARICOSE  
ULCERS**

THE composition and chemistry of any of our products, together with samples and directions, will be gladly sent to interested members of the medical profession.



LEHN & FINK, Inc.

Bloomfield, N. J.

*A Division of*  
**LEHN & FINK PRODUCTS  
COMPANY**

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## *In Trust For...*

**H**OW inconsistent we are sometimes! We will labor through a lifetime, denying ourselves this or that for the sake of building an estate, choosing our investments with dutiful care, pacing the years away under the battle-cry of "Produce, Produce!"

And then, at the end, our inconsistency. The fruits of all our labor we leave to the hazardry of friendship. We allow the phrase "in trust for" to lull us into a peculiar faith in the stability of man's character.

Which all may be a rather high-hat way of expressing it, but take as an actual case, this incident related to the writer by a large New York trust company:

"Boyd was a Guardian nominated in a will. He took over the estate of a girl of three. Part of it was in real estate; part in bonds. Everyone thought the father had made an ideal selection of a man who would guard and improve the property of his child; supply the means for her education; and direct her toward a useful and happy life:

"For quite a time, the conduct of the Guardian came up to expectation. He was, first of all, very considerate of the child. He placed her under the personal care of a childless aunt who soon learned to love her as parents love, and who gave the best of her time and thought to the child's rearing and education.

*(Turn the Page)*



## The "STORK" SCALE

*Offers Invaluable Co-operation*

One of the most helpful "prescriptions" a physician can give parents is instructions to purchase a "Stork" Baby Scale.

Its presence in a home is a great aid to the doctor. With it, the mother can easily follow his advice in regulating feeding. If he desires, she will be able to telephone him daily the baby's exact weight to the quarter ounce, thus keeping him accurately informed of the baby's progress. Being a beam scale, it is always accurate. It gives the precise weight by  $\frac{1}{4}$  ounces up to 36 pounds. A tare poise on the beam allows for the weight of the blanket. The capacious pan, securely fastened to the scale, prevents the baby from falling out; the rigid safety base keeps the scale from tipping over.

Send for price list and description of the "Stork" Baby Scale and also of our Physicians' Scale, Clinic Scale, Portable Scale—all built to meet the needs of doctors, nurses, hospitals and to conform in every way to the rigid requirements of the medical profession.

**THE CONTINENTAL SCALE WORKS**

Desk 76-F    5703 South Claremont Avenue    Chicago, Ill.

"The guardian conducted an extensive business of his own. Like most business men, he was a borrower. At certain seasons, his affairs required more money than they did at others. At these times, he gave his notes for what he needed; sometimes to a bank, sometimes to private lenders. The ease with which he obtained and repaid these loans gave him confidence that he could borrow almost at will.

"So when a new venture which promised well was offered him, the guardian did not hesitate to undertake it; although he had no ready capital to put into it. He gave his notes, confident that he could pay them gradually and with no strain upon his resources.

"But this new venture did not prosper. Whether it was because he did not understand it so well, or whether proper attention to his older business did not leave him time enough to attend to the new, his later enterprise showed loss instead of gain.

"At the end of the year he had not only to renew, but to ask for a larger loan. It was granted. By the end of another year, it was whispered about that he was not doing so well. Lenders requested payment. The Guardian was forced to the humiliating confession that he could not pay. The lenders demanded security; and were told that the debtor had no security to offer. Then suit was threatened.

**I**N the contemplation of the ruin this would mean, the mind of the Guardian turned to the bonds belonging to his ward. He yielded to temptation, and pledged them in return for another year's extension of the loans.

"He convinced himself at the time, that, with a year's breathing space, he could make some sacrifices, pay the debt and redeem the bonds. But he was mistaken. The end of the year found him still further involved; and before another year had passed, he was a bankrupt.

"In this emergency, the aunt employed counsel, and had him removed as Guardian. It was found that little or nothing could be recovered from the bondsmen. She

determined that there should be no second mistake; so, upon the advice of her lawyer, she had a trust company appointed as Boyd's successor. The new Guardian then brought suit. The decision awarded the new Guardian the part of the bonds which still remained pledged for the loan; but another part, which had been sold to pay pressing claims was past recovery."

All of which proves that wise as is the foresight which provides money for old age, and for one's dependents, it is a still wiser foresight which provides a safe means of administering it.

It is a tragic thing when a man's estate is exploited at the expense of his children. For he, unfortunately, can do nothing about it.

H Sheridan Baker.

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# Find Your Hobby---Then Ride It

*[This is the advice of a physician who has made a hobby OF hobbies. His stable of hobbies includes house-building, poetry-writing, photography, and books.]*

**R**OLAND G. BREUER, M.D., of Cincinnati, is building himself a house, not because there is any scarcity of carpenters, masons, and plaster-

he has ever attempted to corral.

There has been no half-way dawdling about it. His hobbies know they have been ridden.

And by putting all this energy and enthusiasm into the thing, he has gotten back just so much energy and enthusiasm twofold.

Having become somewhat of a connoisseur in the matter of choosing avocations, Dr. Breuer is peculiarly qualified to hand out



THE HOUSE THAT THE DOCTOR BUILT

ers in Cincinnati, but because he wants to. It is his hobby.

When he gets the house finished, when he can no longer find any excuse for swinging a hammer, pushing a saw, or wielding a mason's trowel, when he has, metaphorically speaking, ridden his house-hobby to the end of the trail, he is going to straddle a new one and start upon a fresh trail.

It may be sculpture and it may be landscape gardening. But the big point is that he is going to ride one and ride it hard. That is his attitude toward every hobby



"SPINNING FLAX," ORIGINAL PHOTOGRAPH BY DR. BREUER

a certain unusual brand of philosophy, based on his hobbies. Here are some of the things he says:

"When I feel that I am burning myself out mentally and losing faith, and I want to get away

(Turn the Page)

# The Question: What is the principle upon which success in substitute infant feeding depends?

## The Answer

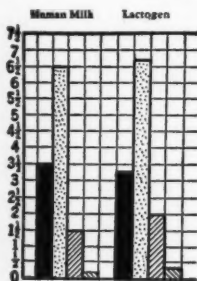
"FEEDING the child properly one or two months out of the year is of little value. He should be fed properly every day in the year, for under normal conditions every day is a day of growth. Unfortunately, many mothers cannot supply to the infant the requisite nourishment. This brings us to the matter of substitute feeding, fraught with perplexities and uncertainties in the most competent hands, and with dangers and disasters in the hands of the incompetent and inefficient. In the section on Artificial Feeding of infants their nutrition is considered in detail. It is sufficient to remark here that nature has provided for the baby a food which contains the nutritional elements, fat, sugar, and protein, in fairly definite proportions and in peculiar forms. Success in substitute feeding depends upon our ability to supply in suitable forms, and the child's ability to assimilate, a food containing the nutritive elements in approximately the quantities found in human milk."—Dr. Charles Gilmore Kerley in "The Practice Of Pediatrics", Page 18.

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Protein	1.5	2.02
Ash	.2	.44
Moisture	88.3	87.76

Human milk yields 20 calories per ounce.  
—Dr. Holt, Page 178.

Lactogen, when diluted, yields 19.4 calories per ounce.  
—Drs. Mclean and Fales, Page 162.

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from high-pressure work, I get my hammer and a handful of nails. Every time I drive a nail, I drive away an ounce of the blues. Every time I cut a board in two, I cut a slice off my professional cares.

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At least one book besides his

technical articles and his numerous poems testify to Dr. Breuer's success in riding the writing-hobby.

Photography, books, small game hunting, and postage stamp collecting, are some of the other avocation trails he has followed.

His choicest morsel of thought is this:

"I sometimes feel that a hobby is a mother's knee that a grown-up goes to cry at."

## HOW SHOULD A TRUSTEE DEPOSIT FUNDS?

*Reported by Lawyer Hayward*



HE legatees and creditors of the John Brown estate had been summoned to the trustee's office.

"I'm mighty sorry, but we had \$30,000 of estate funds on deposit in the Shady Bank that failed yesterday," said the trustee.

"The estate owes me \$1,000," the doctor declared.

"It looks as though it'll still be owing, for the bank deposit was practically the entire estate," the trustee assured him.

"Well, you'll have to make it good," the doctor maintained.

"Oh, no, the state law authorizes trustees to deposit trust funds temporarily in any national bank," was the airy report.

The creditors promptly organized an informal "Protective Committee," appointed the doctor as chairman, and he promptly interviewed the official in charge of the defunct bank.

"Just how much did the John Brown estate have on deposit here when the bank failed?" the chairman demanded.

"Not a cent."

"The trustee says \$30,000."

"Well, he's wrong. Of course, he had a personal deposit in his own name, but you asked about the estate."

"That's good news," the chairman averred, and went back to the trustee.

"Did you deposit those funds in the name of the estate?" the chairman queried.

"No—I put the money in my own account, but it was estate money all right," the trustee admitted.

"Then you've got to make it good."

"No, no. The law says I can deposit trust funds in the bank."

"Yes, but the law doesn't say a trustee can deposit trust funds in his own name," the chairman contended, and the Supreme Court of Pennsylvania ruled that he was right.

"The trustee cannot enter the estate funds so as to call them his own today, if they are good, and tomorrow, if bad ascribe them to the estate; or shift them in an emergency from one state to another; or by the deposit secure the discount of his own note, and have the deposit snatched at by the bank if the note be not properly paid, or attached by a creditor as the depositor's individual property.

"The trustee who desires to keep out of harm's way himself, and to keep others out, has, therefore, a plain track before him. No matter what he intends to do, or what the cashier or clerk may think he is doing, the deposit must wear the imprint of the trust, or he cannot, when brought to account, call it trust property," said the Court.

# Shall We Hound the Cultist--- or Teach Him?

By A Lobell, M.D.

**A**LTHOUGH numerous cults have made their appearance in the past, assuming various names, their object has always been the same, namely: to prey upon the credulous and the gullible, to knock the lawful practitioners, and to seek the recognition of the legislative bodies.

Today the drugless healers are parading under new titles. They are a greater menace to the community at present than heretofore, because they are more powerfully organized. They employ every known method of advertising and they are subsidizing unscrupulous newspapers in order to spread their vicious propaganda. Having no fundamental basis for their existence and lacking sound argument in defense of their unlawful meddling in the healing art, they resort to hurling such names as "Medical Trust," "self-appointed guardians of health," and so forth, against the medical fraternity.

The drugless healers claim that millions of people patronize them. If this is true, it is indeed deplorable that so many can be misled in this era of civilization and education. How can we explain the situation?

We are in a position to know that it is not due to the efficacy of their therapeutic methods. It is unlikely that people deliberately place their confidence, their

health, their lives in the hands of incompetents. The public apparently displays common sense in industry, commerce, political, social and religious matters, in fact, in every walk of life.

Why do they show poor judgment in the choice of their medical advisers? In legal battles they seek the expert to advise them. Does the battle between life and death, health and disease demand less consideration? Owners of dogs and other cattle, horses,

dogs and other valuable animals employ trained veterinary surgeons to guard the health of their possessions. Is it plausible that the health of human beings is of a lesser value and importance?

How then are we to account for this paradoxical attitude of some toward the most precious thing in the world—health? The root of the evil lies in the ignorance of the masses in all matters pertaining to medical knowledge and education. The majority never had the opportunity to learn anything about the scientific knowledge of the structure and function of the human body.

They have no conception of the true distinction between a man who makes extensive preparations, studies and personal sacrifices before he receives the necessary knowledge to diagnose and treat, and the one who receives a diploma from some insignifi-

(Turn the Page)

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## Who is the Cultist?

**I**S he an arch-fiend who capitalizes upon ignorance, who respects no law of decency, who robs health purposely?

*Or is he just a "weak sister," misled by the ambition of the healer, diverted by a "curative complex," and capable of being reconstructed?*

---

## Who is the Cultist?

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cant, self-styled institution where all science is taboo and only some perverted method of psycho or physio-therapy is taught as a panacea for all human ills.

Most of the folks who patronize these healers are under the impression that there exist two kinds of doctors—those who believe in medicines, and write prescriptions, and those who do not. They hold out the drug, the medicine, the prescription as the main criterion. Some have been duped into the belief that the drugless healer represents the progressive and modern doctor in contradistinction to the old family doctor.

**THEY** think that the former have adopted a new science, a new and modern idea of curing disease, whereas the latter sticks to his pills and bitter medicine. This psychological state of mind is not a myth—it does exist. To the subconscious mind new ideas are of necessity better than old ones. The American people just love to try everything new.

What can be offered as a remedy? It seems very clear that no one method of attack will succeed. The situation must be viewed from several angles.

First, let us consider legislation; the people through their representatives must protect the innocent from unqualified healers. They must be made to realize that the registered physician does not object to any particular method of therapy which any one wishes to employ, providing that that individual has complied with the prescribed educational requirements.

He must be licensed before he can be permitted to treat diseases. The title "Doctor" should be used only by those who have received it from a recognized college or university. It is necessary to emphasize that the mere passing of laws is not adequate, they must be enforced.

Second, education; to familiarize the masses with the structure and functions of the human body.

Let the people know the structure and function of the heart, the lungs, the liver, the spleen, the brain, the spinal cord and nerves. Many do not know the difference between a blood vessel and a nerve. Is it any wonder that they swallow the yarn about adjusting the vertebrae because they pinch the nerves and produce all sorts of ailments.

It is a marvelous theory for people who have never had the opportunity to get a glimpse of the way nature built the human machine. You cannot fool many people about automobiles, aeroplanes, dirigibles, radios—they have too clear a conception of these machines.

Education to be of value must begin in the pre-adolescent period of life. High schools, colleges and similar institutions should make more of studies in anatomy and physiology. I wish every man and woman would have at least one year medical school. It sounds Utopian, but can anyone deny the possibility, or the advantages of such a state of education in a community?

Third, the drugless healers themselves; I know what I am going to say may mean treading on dangerous ground, but I feel that their point of view should be considered.

**T**HERE is a movement today to study the causes of the great crime wave. It has been established that the most severe punishment does not reduce the number of crimes committed. Reasoning by analogy, an attempt to check the growth of the drugless healers by punishment alone would be more or less unsuccessful.

It may not be well known that the great majority of the men and women who engage in the unlawful pursuit are not evil minded. In fact they belong to a characteristic group who aspire to be something more than the average.

(Turn the Page)

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From childhood days they have cherished the thought that they would follow some profession. Years ago the eclectic colleges and various lower graded medical schools absorbed a great number of these aspirants. With requirements raised, all the doors were closed to them and the only alternative they had, was to turn to the pseudo-medical institutes of the cults.

This was the nearest way of rubbing shoulders with the medi-

regular medicine, and many of these well intentioned individuals would find the opportunity to gratify their ambitions. Those who are in the game purely for its financial return would be automatically weeded out.

These latter folk could then be, so to speak, prosecuted to the full extent of the law.

Perhaps we can create a state of affairs wherein there would be two varieties of consultation. The regular doctor of medicine would occupy the present position of the specialists, and the specialists would be even more specialized, if that is possible.

It may be that such a scheme is more in line with our present economic conditions. It would save the time and efforts of our regular physicians for the more serious work in medicine, and would shift the burden of minor ills to practitioners of lesser responsibility.

This sketchy suggestion may

It has been established that the most severe punishment does not reduce the number of crimes committed. . .

cal world. The ego, the sub-conscious urge is thus gratified. Ignorant of any knowledge except that which they receive in their secluded sphere, some of them become obsessed with the truth of their acquired knowledge and believe in their fantastic theories. Faith having been fostered, they plead with a sympathetic public against so-called persecution by the medical profession. In this manner they develop the martyr psychology, squaring themselves with their conscience.

Some plan ought to be formulated whereby this wasted manpower could be utilized for constructive purposes.

Formulate some plan, perhaps create a lesser degree than "doctor of medicine", whose holders could fill in the assistant-ships of

Reasoning by analogy,  
• an attempt to check the growth of the drugless healers by punishment alone would be unsuccessful. . .

not appear practicable, indeed it may not be in its present shape. But this angle is, I feel, worth thinking about.

Any line of thought which helps us to understand better the causes of cultism is certainly not wasted thought.

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*The old order changeth, yielding place to new.—Tennyson.*

## *The Doctor's Waterloo*

Many a doctor has met his Waterloo by lancing a boil. And, as in the case of Napoleon, we must admit that his defeat was due to a grave strategic error. For Napoleon should never have fought the battle of Waterloo, and the doctor should never have lanced the boil.

The patient does not realize that lancing a boil is poor treatment. But he is fully conscious of the pain attending this procedure and the resulting disfigurement, to say nothing of the slow healing that follows this interference with Nature's program.

The lance is no longer necessary. It has been superseded by a chemical anti-staphylococcic agent, namely STANNOXYL.

## *Why STANNOXYL?*

STANNOXYL is a mixture of chemically pure metallic tin and tin oxide. Long before any scientific work was done on the subject, the inhabitants of Beauce, a district lying to the southwest of Paris, were well aware of the fact that tinworkers never suffer from boils. And they employed powdered tin empirically, obtaining far better results than the physician who adhered to the time-honored lance.

A French scientist, Dr. Raymond Gregoire, in conjunction with Albert Frouin, of the Pasteur Institute, fully investigated the facts with regard to the treatment of boils by means of tin. In the experimental laboratory, they proved that metallic tin and tin oxide are definitely antagonistic to the staphylococcus, the bacterial cause of boils; in the clinic, they proved that tin surpasses any other remedy for the safe and quick relief of boils, styes and carbuncles.



The result of this important investigation was the elaboration of STANNOXYL as a scientific tin preparation suitable for medicinal purposes in the relief of staphylococcic infections. Essentially, STANNOXYL is a combination of the purest forms of metallic tin and tin oxide, absolutely free from lead and other dangerous impurities.

Some Typical Results from the STANNOXYL Treatment of Boils as Reported in the Literature.

Dr. Arthur Compton, Capt., Royal Army Medical Corps, and Research Assistant, Pasteur Institute (in the *Lancet* for Jan. 19, 1918): A lieutenant, aged 40, had two angry-looking boils on his neck. Scars on the neck and scalp from previous boils were plainly visible. Culture yielded growths of *Staphylococcus aureus*. "After two days' treatment with STANNOXYL the tense feeling complained of in neck had practically gone and the condition was greatly improved, while two days later condition had quite cleared up. No return two months later. Patient only took in all some 20 comprimés (tablets) of STANNOXYL."

Dr. M. L. Hudelo (in the *Bulletins et Memoires de la Societe Medicale des Hopitaux de Paris* for May 25, 1917): The patient was a woman, aged 24, with a generalized furunculosis of one month's duration. After eight days of treatment with metallic tin and tin oxide, the spread of the furunculosis was arrested and all the elements of activity were either dry or in a state of retrogression. At the end of three weeks, there was a complete cure.

Dr. Phocas (in the *Bulletins et Memoires de la Societe de Chirurgie de Paris* for June 27, 1917): The patient was a man, aged 40, with a carbuncle on the neck. The temperature was 104° F. There was a pure culture of *staphylococcus* on gelatin. After fif-

teen days' treatment with the tin preparation, the culture was negative. From the very beginning of the treatment with tin, the pain was relieved.

### **When STANNOXYL Should Be Used**

The following staphylococcic infections furnish the chief indications for treatment with STANNOXYL:

- (1) Boils.
- (2) Generalized furunculosis.
- (3) Prophylaxis against boils in diabetes mellitus.
- (4) Styes.
- (5) Pustular acne.
- (6) Suppurating wounds.
- (7) Chronic osteomyelitis.
- (8) Mixed infection of tuberculosis.
- (9) Abscess of the breast (combined with surgery, when necessary).

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Neither is any line of thought which would tend to put the medical profession upon a sounder basis economically, exactly in the category of idle day-dreams.

One could hardly lay the blame for all the turmoil, discontent, and pessimism now rampant among our ranks upon the narrow shoulders of the cultist. But he is a factor, and being so, ought to be brought into consideration.

Certainly it would be to the everlasting credit of the medical profession, if, as outlined, it should raise both its own economic status and the cultist's social and professional status at the same time, and by the same means. Perhaps someone can come forward with an ingenious development of the above sug-

Some plan ought to be formulated whereby the wasted man-power of charlatanry could be utilized for constructive purposes. . .

gestion, and effect this wonder stroke.

Do not think I am over-charitable to the drugless healer. I admit that it is treading on rather loose turf to consider him

in any way but an exceedingly severe and frowning attitude, but how does this latter attitude help any?

We have already reasoned that, just as severe punishment is not

We should be so sure of ourselves that we could drink a toast to the cultist!

an effective crime reducer, neither will severe punishment and much frowning and gnashing of teeth act as a deterrent to drugless healers, charlatans, and cultists.

We already have so many laws that jurists are hard put to it to keep track of them all; much less easy is it for the authorities to enforce them.

I do not claim for a minute that it is possible to plug up the leaks and cracked seams in medicine by means of soft soap or taffy. Some may hold the opinion that thinking of the cultist in the educational light is purely and simply a sign of softening of the brain, but I am sure that rational contemplation of all the factors will lessen that opinion.

We ought to be so sure of ourselves that we could drink a toast to the cultist!

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# A New Scheme of Group Practice

By Karl H. Goldstone, M.D.

Union City, N. J.

**T**HAT all is not serene in medicine, there is no denying.

While scientifically we are in accord, economically we are entirely out of tune. Among general practitioners who comprise the bulk of medical men, the cry and hue has been raised, at least murmurs are heard, relative to "state medicine", "free medicine", selfish specialism, abolishing the family doctor, and so on.

The family physician has had much to contend with; on the one hand, the faddist with socialistic tendencies who would deprive us of our individualism and hurl us into state medicine; and on the other hand, the growing estrangement between the bulk of medical practitioners and the specialists.

It is a strange fact with regard to the faddists or sub-conscious socialists that they would vehemently resent any illusion to their being socialists politically. Religion and their social standing positively forbid it and yet they would deprive us of our professionalism and make of us mere menials.

Were you to intimate to Miss Amantha Doolittle, whose father is an opulent shoe manufacturer, that it would be wise to socialize the shoe industry, this lady would flare up and berate you with all the strength accumulated in her forty years of social service and she would denounce you as a Communist or worse.

To the next thorne in the doctor's side, selfish specialism, I donate this article.

The general practitioner feels that he is being deprived of his income and livelihood. He sees the specialist waxing rich and growing fat, while for him, the porridge is getting thinner.

Let me use as an example the grievances of one whom we shall call Dr. Plod. A patient comes to him with an ailment of perplex-

ing nature. He would advise an x-ray examination; his blood urea should be determined; he should be cystoscoped; and when the findings concur with his clinical diagnosis, an operation would have to be done.

**F**OR all this reasoning power, this sound advice, the culmination of years of experience, Dr. Plod receives the large sum of two dollars.

He cannot conscientiously go on with the treatment of the patient because he does not know precisely the seat of his ailment. He is an honest doctor and his best conscience tells him that to treat the man without a definite diagnosis would be wrong.

So he refers him to Dr. Tubes, the X-ray man whose fee is \$50. The laboratory man charges \$10 for his work. The patient is then sent to Dr. Urkid who charges \$25 for the cystoscopic examination and the diagnosis is

(Turn the Page)

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**C**AN the retaining-fee system in use by lawyers be applied to medicine?

*The author of this article believes it can. He further sets forth a plan which seeks to bring the family physician into his own again.*

*Will the plan accomplish its object?*

---

clinched. The right kidney must come out and the surgeon's fee is \$250. Dr. Plod gets a nice letter from each of the specialists, all ending with the same line "Thanking you for having referred the patient to me".

The sum total of the good will of the combined specialists still totals \$2. After the patient has been punctured, telescoped and eviscerated, the \$2 fee paid to the Dr. Plod remains his only remuneration for the guidance of his patient.

That this is an era of commercialism is obvious. Commercialism, as I see it, has always existed. The aboriginal fought for his existence single-handed and by brute force; his motive being, just as it is today, self-preservation. That was commercialism. Then came the era of the division of labor and trade and barter which was the next step in commercialism; and our present era is simply a further development.

(Turn the Page)

## Phosphorcin

During Convalescence  
from  
**INFLUENZA**  
and  
**PNEUMONIA**

Phosphorcin increases the body resistance and renews the vitality and strength of your run down patients. By supplying phosphorus to the impaired nerve cells, it hastens convalescence.

A scientific combination of the glycerophosphates with nux and pepsin, and containing **no sugar or alcohol**, it may be given for a long time without gastric irritation.

Dose: 2 drams in water  
*t.i.d.*

Sample on Request

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# NO PAIN **STANNOXYL** NO SCAR

PURE OXIDE OF TIN AND TIN METAL

Samples and literature on request

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**THE ANGLO-FRENCH DRUG CO.**  
1270 BROADWAY, NEW YORK CITY

**ACNE**

## INDOLENT SUMMER METABOLISM

will usually respond  
to either

## MORRHUOL

(Chapoteaut)

complementing the active principles and Vitamine A and D potencies of a high grade Cod Liver Oil in palatable capsule form.

(100 caps. of 4 min. to a bottle)

or to

## CEREVISINE

a desiccated French brewers' yeast, and rich source for Vitamine B, nucleophosphates, enzymes, etc., in palatable tablet form.

(75 tabl. of 1 grm. to a bottle)

or to both these alternatives simultaneously.

Samples and literature upon request.

### Laboratoire de Pharmacologie, Inc.

92 Beekman St.  
New York City

U. S. Agents  
E. FOUGERA & CO., INC.  
NEW YORK CITY

Some would decry the fact that commercialism has crept into the medical profession. What if it has? Why should we everlastingly be pictured wearing a halo, as if we were something divine and ethereal? We may be divine, but we are not ethereal.

**WE SURELY** cannot live apart from our present economic environment. And in considering ourselves in relation to this environment, perhaps we can learn something from our legal confreres. Indeed the retainer system is the basis of the scheme set forth in this essay.

Here is, let us say, a patient with an ailment of an intractable nature. Simple expedients having failed, the sufferer seeks out his family physician who takes a detailed history and makes a clinical examination. The disease process is found "somewhere in the abdomen". The doctor explains to the patient that the exact seat of the complaint is dubious—perhaps gall-bladder—duodenum—or appendix and a thorough study must be made under proper guidance and direction.

**S**HOULD the study of the patient (we shall call him Mr. A.) reveal the nature of the ailment as one requiring surgical intervention, operation would have to be done. The doctor serves as guide and mentor. He plans the attack, forms a tentative group with the roentgenologist, the laboratory man, the gastro-enterologist and the surgeon. As in the case of legal matters governing property, in which the consulting attorney draws up plans and briefs and then consults with specialists in the various branches of the law, a retainer is asked as a bond of good faith for the purpose of binding the various specialists to give their individual efforts towards the solution of the problem at hand.

The family physician with his

insight into the financial status of Mr. A. and the economic effect of the disease with its probable outcome, is the judge and jury in placing the extent of the various fees, commensurate, of course, with the character of the work performed.

Mr. A. is asked to pay, let us say, \$50 as a retainer. The family physician accepts no other fee. The various examinations completed, and the diagnosis clinched, an itemized statement is presented to the patient which for the sake of clarity, is designated as follows:

Roentgenologist .....	\$50.00
Gastro-Enterologist .....	25.00
Laboratory examination.	10.00
Surgeon's fee .....	250.00

**T**HE total comes to \$335, which, after the retaining fee is deducted, shows a balance of \$285 to be paid to the practitioner direct. For his efforts and time, and what appears to the writer to be of even greater import, the responsibility he assumes, the family physician receives 33% of the total fee, deducted proportionately and of course only when the bill is paid. He may or may not act as guarantor of the final payment on the bill.

He sees Mr. A. through the operation and carries him on to complete recovery.

Is the acquisition of property or any other legal procedure more valuable than the restoration of health?

Would any lawyer undertake the guidance of a case involving \$10,000 for a fee of \$335?

Group medicine is growing, but the cornerstone of medicine—Individualism—is losing ground and decaying. The family physician is bathing in the slough of discontent. He *could* very well be the meat and kernel of a new kind of group medicine.

The plan that I submit may offend some—and by others be called Utopian—but morals are man made and Utopia may be just around the corner.

A lack of secretion in the intestines is one of the principal causes of chronic constipation.

## PRUNOIDS

given at night over a period of one week will increase glandular activity without exciting pronounced peristalsis and will gradually overcome this form of constipation.

Prunoids are made of Phenolphthalein (one and one-half grains in each) Cascara Sagrada, DeEmetinized Ipecac and Prunes.

\* \* \* \* \*

When the heart has been weakened from prolonged overwork and strain,

## CACTINA PILLETS

A Preparation of the Mexican Night Blooming Cereus

may be safely and effectively prescribed.

Thus employed, Cactina gradually improves the nutrition and tone of the heart muscle, restores the cardiac rhythm and renders the heart more resistant to irritating influences. Cactina is a true cardiac tonic without cumulative effect.

Samples to Physicians Only

.....  
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(.) Prunoids.

(.) Cactina Pillets.

**Sultan Drug Company**  
St. Louis, Mo.

# FINANCIAL DEPARTMENT



A monthly review for the guidance of physician-investors

**B**USINESS developments of the past month continue to justify all reasonable forecasts made of it at the opening of the year. Practically none of the traditional forerunners of trade reaction is apparent at the present time.

Commercial inventories are unusually small and there is certainly no sign of inflation in commodity prices. Money rates are easy, and both long and short term funds are abundant. The level of purchasing power in industrial communities is without precedent. Most of the large business organizations are in a strong financial position.

That business generally looks forward to the maintenance of activity during the current quarter is indicated by the estimates of car requirements submitted to the railroads by shippers and advisory committees in different parts of the country, which anticipates a commodity movement in most lines equaling or slightly exceeding, that of a year ago.

Taking up the unfavorable factors present in the current business situation, it must be recognized that certain groups, notably in agricultural sections, are out of line with the general prosperity; that over-production is present in a number of basic industrial lines, that competition is becoming more severe and that

business failures have increased.

Another unfavorable factor in the present situation is the bituminous coal strike, which has been in progress somewhat over a month but as yet has caused little inconvenience to general business large production because of heavy reserve stocks and from non-union mines.

Production is off about 40 per cent since the strike, but this comparison is with

a period of abnormally high operations, present mining being only 14 per cent under last year at this time and above the rate in 1925 and 1924. As a matter of fact demand is too slack to absorb even the present output, which is down partly because of slow consumer buying.

Flood damages have wrought destruction over a large section of the lower Mississippi Valley and caused a reduction of purchasing power which will be felt in the primary markets of the country.

Aid is being brought to the stricken territory, however, and destructive as the damage has been, the business of the country rests on too broad a basis to be seriously affected.

In the meantime, cotton prices, which have been strengthening slowly on the improved consumption outlook, have risen sharply above 15 cents per pound on the

(Turn the Page)

"I DO THEE WED"



*A closer union between the \$-sign and the ?-mark would save many a broken bank-book. The Financial Editor will give an impartial answer to any inquiry on investments (except, of course, purely speculative issues.)*



## The Demand for Better Needles Is Being Met By "VIM"

(Genuine Firth Stainless Steel)

There is no substitute for steel.

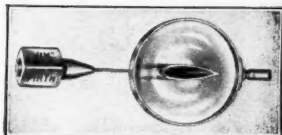
All hypodermic needles have good points (when they're new) but "VIM" needles retain their good points,—always keen-edged and bright.

"VIM" is a modern needle to meet every condition of modern hypodermic therapy. That is the measure of value . . . . not price!

"VIM" Needles are "more for your money" and careful comparison will always prove it to you.

Better needles have never been made—Ask your dealer what physicians say about them.

Your Surgical Instrument Dealer has them. Hypo sizes \$2.50 the dozen



Note the permanent Sharp Edge

**MacGregor Instrument Co.**  
NEEDHAM, MASS.

## 5 Minutes Of Valuable Reading For Doctors

Only 5 minutes of your time is required to read "*The Secret of Financial Success*."

This booklet should give you new ideas on investing, based on the experience of famous financiers, who followed certain rules with extraordinary results.

USE THE COUPON

### LAWYERS MORTGAGE CO.

R. M. HURD, President

Capital and Surplus \$16,000,000

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Send me "*The Secret of Financial Success*" without obligation.

Name .....

Address .....

prospect that the flood may result in a considerable reduction in acreage.

One of the most outstanding developments of the month was the publication of figures on building contracts awarded in the month of March, which were the highest for any month on record, surpassing those of March, last year, by a light margin. In view of the importance of construction activities in the general business situation, indications of continued support from this quarter is of decidedly reassuring nature.

## Financial Questions and Answers

### Foreign Bonds

**W**ILL you list for me a number of foreign government bonds which are either not subject to redemption or else are selling under their call prices. I should prefer only the obligations of those governments which are of the more stable type and of whose securities the principal and interest is payable in dollars.

—T.L.P.

**T**HE bonds submitted below are those of governments or cities which are generally regarded by American investors as being of a more assured type. These securities, furthermore, are all listed on the New York Stock Exchange and their principal and interest are payable in dollars. We have indicated the current selling prices for the several issues and their redemption price if they are redeemable: Australia 5's 1955, recent price about 98 (subject to redemption at 100 in 1952); Dutch East Indies 5½'s 1953, re-

cent price about 101 (subject to redemption at 100 in 1933); City of Oslo 5½'s 1946, recent price 99 (subject to redemption at 100); Kingdom of Norway 5½'s 1965, recent price about 101 (subject to redemption at 100 in 1935); City of Bergen 6's 1949, recent price about 100 (subject to redemption at 100 in 1929).

### Sound Preferred Stocks

**D**UE to the fact that preferred stocks are exempt from the federal normal income tax, their yields today, when compared with the yields from good bonds is relatively quite attractive. Will you list for me a number of such issues which in your opinion seem safe. I should like preferred stocks whose yield averages in the neighborhood of 5½ per cent. Thank you.—H.J.

**T**HE following preferred stocks appear to enjoy a satisfactory degree of protection both from the standpoint of assets and earnings. We have given the call prices of the various issues: American Can Co. 7% preferred, selling currently at about 131, at which price the stock yields a direct return of about 5.35% (non-callable); E. I. du Pont de Nemours 6% debenture stock, selling currently at about 112, at which price the stock yields a direct return of 5.35% (call price 125); Columbia Gas & Electric Co. 6% preferred, selling currently at about 108, at which price the stock yields a direct return of about 5.54% (call price 110); General Motors 7% preferred, selling currently at about 122 at which price the stock yields a direct return of about 5.75% (call price 125).

For the relief of hyperacidity and its sequelae

# ALKA-ZANE

provides a rational method of alkaline medication

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TABLET

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FOR THE PROMPT RELIEF OF  
**GASTRIC DISTRESS**  
 DUE TO  
**INDIGESTION**

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THE TRACY CO., Inc.  
 NEW LONDON CONN.



# IMPOTENCE

is a Polyglandular  
 condition and indicates  
 Polyglandular treatment

# ORCHOTINE

is a combination of glandular substances that has proven its efficacy in thousands of cases.

*Send this Coupon for a free trade size package*

HUDSON PHARMACAL COMPANY,  
 Union City, N. J.

Without cost or obligation send me 50 tablets ORCHOTINE for clinical trial, also literature.

M.D.

# What! Country Doctors Can't Save?

By a New Hampshire Physician

THE telling of this prosaic little story was prompted by a paper of Dr. Harold Hays in a recent issue of MEDICAL ECONOMICS. It is a simple story, because it tells only of the financial efforts of a country doctor, whose income is decidedly limited, and who perforce deals in but small sums.

The "fortune" is but a shoe string as yet, but the tale is told with the hope that someone may get the germ of an idea and do likewise.

I FIRST placed my hopeful but trembling fingers upon the sacred surface of a medical diploma in the early nineteen hundreds. I had one year of hospital training, and began practice in a town of less than 3,000, from when I now pen this story.

In a literally penniless condition, I had the courage, or audacity, to enter marriage with a woman who had known the pinch of poverty, and credit is largely due to her for the business management of the partnership and whatever small measure of success has come.

We two began with the idea of saving something each year, in a town where fees lower than the average, even for that time, generally prevailed. Not a year has gone by without some money, little though it has been, set aside for investments.

During this period of a little over twenty years four children have been born. Two are in col-

lege and two in secondary school. Two trips abroad for short periods of post-graduate study have been included. At first, saving

was confined to one life insurance policy, and two shares of a building and loan association. The latter was sold eight years later when an opportunity came to purchase at a reasonable price the home in which we lived. Five more shares were immediately taken,

and life insurance was quadrupled.

Finally the time came when a few shares of a good stock could be purchased, and a summer camp provided. More life insurance was bought on the lives of both.

A rule which has been strictly enforced is that not a penny of the income from investments is spent. Every cent has been added to the capital. In an emergency, to purchase securities, money has been borrowed from the capital and religiously paid back, with interest.

With this arrangement of adding to the capital of a few hundred dollars each year, growth has been far more rapid than if investment income had been spent for luxuries, as many who have saved money elect.

Each year a balance is struck between income, expense of doing business, savings from earned income and savings from capital.

In addition to the savings from earned income added to the capital

(Turn the Page)

## *The Cinderella of Medicines*

is the former "epsom salts" of lowly usefulness. Now it has been transformed into a royal agent of infinite value and in its highest development is known as

### **Magnesium Sulphate (Breon)**

**It is a sterile ampoule solution for intravenous administration. An anti-convulsive, tissue dehydrant and analgesic.**

Prepared in two strengths, 10 per cent and 25 per cent solutions. Either is;  
In boxes of 6, 20 cc ampoules ..... **\$2.50**  
In boxes of 25, 20 cc ampoules ..... **7.00**

### **George A. Breon & Co.**

**Pioneers in Ampoule Solutions  
Kansas City, Missouri**

#### **NEW YORK**

152 WEST 42nd ST.

#### **CHICAGO**

1018 S. WABASH AVE.

#### **ATLANTA**

405 RHODES BLDG.

*The entire building devoted to the production of Breon products*



tal, a rule was made ten years ago that all income from sources other than local professional work should be automatically made an addition to the capital. These funds, income from service such as witness in court, special

listed as "intangibles":

Life Insurance (Endowment) .....	\$19000
Life Insurance (Whole Life) .....	4000
Accident and sickness (Per week) .....	100
Life Insurance on children. ....	4000

During the year 1926:

Income from securities .....	\$1200
Income from real estate and mortgage .....	300
Saved from earnings .....	2250

Greater love hath no man than that he loan his handkerchief to another.

examinations by direction of the court, insurance fees, salary as a minor State officer, from lectures, and so forth, have added materially, even though they have never in any one year amounted to five hundred dollars.

A small amount of real estate has been bought. During the war subscription to Liberty Bonds was limited only by my small salary as a medical officer.

In casting a balance at the end of December, 1926, pledge was renewed that all income from real estate, stocks, bonds and those mentioned above should be added to capital. At this time the family inventory was:

Bonds .....	\$14000
Stocks .....	8000
Liberty Bonds .....	2500
Real Estate .....	6000
Miscellaneous .....	300
Savings Bank .....	2200

In addition the following were

In the period covered by this simple story no material help has been received from relatives or friends. No gifts are recorded. The capital investment reported is the result of hard work, and a willingness to renounce many luxuries that are dear to even the ordinary folk of this day. And yet the family has never suffered from physical, mental or

If prosperity comes in waves, someone ought to figure out a way to apply a permanent wave.

social starvation.

It is apparent to me that the factors which count in building up and maintaining a capital are: (1) Saving, even small amounts, consistently; (2) adding income to capital, and (3) maintaining capital intact, no matter how great the temptation to plunge.

# Guia tonic

An efficient restorative in all conditions of general debility and convalescence.

*Samples and literature on request*

WILLIAM R. WARNER & CO., INC., 113 W. 18th St., New York

*Worthy of your recommendation—*

# LISTERINE

## LISTERINE TOOTH PASTE

## LISTERINE THROAT TABLETS

LAMBERT PHARMACAL COMPANY - ST. LOUIS, U. S. A.

### *The Standard Saline—since 1895*



**F**OR 31 years doctors have used, prescribed and recommended Sal Hepatica. It is the approved laxative and cathartic for flushing the intestinal tract and for promoting internal purification.

Fortified by the addition of sodium phosphate, Sal Hepatica is an effervescent saline combination similar to the natural "Bitter Waters" of certain medicinal springs of the United States and Europe.

Sal Hepatica is an ideal preparation for the practitioner to recommend—it is efficient, palatable and reliable, and does not create a condition of tolerance.

*Samples for clinical purposes*

BRISTOL-MYERS CO., 75 M West St., N. Y. C.

# Sal Hepatica



# KNEE JERKS

[Supply your own kick]



A WOMAN interior decorator on the west coast has devised a color scheme for doctors' offices, which she claims will influence patients to pay their bills more promptly.

This is a remarkable accomplishment, if true. It would mean that all the dynamic energy of a staff of collection experts, all the tact of a corps of office attendants, and all the God-given perseverance of the physician himself, have been condensed into a can of paint.

*The first and obvious conclusion is that this wizardress has arranged her color scheme in such a way as to overwhelm the patient with a violent and uncontrollable aversion to green.*

Anything identified with green, as for instance currency of the realm, becomes very anathema itself. Under these circumstances it is extremely simple for the attendant to collect the amount due. The attendant, of course, can wear glasses suitably tinted.

*But on reading the item further, we find "that patients pay bills more promptly through the psychological effect of a room with sky blue ceilings . . . and splashes of gold on the walls."*

That allows us a more reasonable explanation. Anybody coming out from a spell of ether, gazing upward into a sky blue ceiling, seeing splashes of gold upon the walls, with snow-white forms flitting hither and thither, and hearing perhaps the lilt of a canary in the next room, would draw the logical inference that he was in Heaven.

With the patient under the spell of this playful little delusion, it would be a simple matter for the attendant to warble a word or two of suggestion and present a gold-embossed check and fountain pen. The case could then be wheeled out.

But at any rate, if the lady should be correct, and color really does have some subtle influence upon our financial emotions, the idea may take hold with other professions and industries. *In time we may all of us have to carry check-books specially-dyed with an antidote.*

EDITOR KNEE JERKS:  
How come "Knee Jerks" as a title for your new department? Do the jokes require pounding to drive home the point?

E.L.  
We call it that because it's a page of reflex-ions.

Editor Knee Jerks:

The public is never weary of picking on us for leaving out-of-date periodicals lying around our reception rooms. Occasionally, however, we are not to blame. The other day a patient of mine brought in an old 1927 "Life" with him and absent-mindedly left it behind. Shortly afterward, I found the old thumb-marked volume with this scribbled in the corner: "Glad you keep reading matter like this where we can read it. This makes me feel ten years younger already." There may be something in the idea, at that!

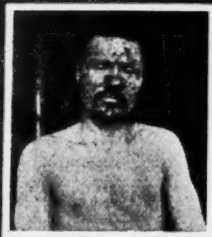
*Many a physician is laying his vacation plans on June collections.*



# ECHITONE

An Internal Remedy  
for the Treatment  
of Constitutional  
Skin Diseases

It should be persistently  
prescribed in SYPHILITIC  
ERUPTIONS, ECZEMA,  
CHRONIC ULCERS,  
PSORIASIS, ETC.



VARIOLA

*Complete formula and literature to Physicians only.*

STRONG, COBB & CO.

Cleveland, Ohio

# Rx

## ONE Safe RULE

In administering any remedy there  
is one safe rule—"always use the  
mildest agent that will accomplish  
the desired result."

If you are not al-  
ready familiar with  
Feen-a-mint, let us  
mail you a supply.  
No obligation is as-  
sumed. Request  
upon prescription  
blank or profes-  
sional stationery  
will bring prompt  
response.

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**HEALTH  
PRODUCTS  
CORPORATION**

113 North 13th St.,  
Newark, N. J.

By its mild, pleasing and *effective*  
action, yellow phenolphthalein —  
the active principle of Feen-a-mint  
—has rightly earned first place  
among the emodin group of anthra-  
quinones.

"Equal to cascara or rhubarb in  
mildness of action."

REG. U.S. PAT. OFF.  
**Feen-a-mint**  
*The Chewing LAXATIVE*



## *The Chiropractor's Prayer*

By H. S. S.

O Lord, hear me as I kneel and  
pray,  
Forgive each swat I gave today,  
Forgive each knock, forgive each  
whack  
Every sock and every crack!  
All the backbones I've adjusted,  
The dispositions I have busted,  
The ouches, groans, the oofs and  
damns  
Caused this day—Lord—by my  
slams,  
Forgive these sins, this grief and  
sorrow  
And give me strength to use to-  
morrow!

**Amen**



# Free for the asking

An original package of genuine

## ICHTHYOL

in a convenient collapsible tube will be sent without charge to every physician who will return to us the attached reply card.



We have on hand a limited number of copies of our 92-page book, "Ichthyol: Its Use in Skin Diseases and in Minor Surgery," which will also be sent to those who specially request it.

Gentlemen:

Please send, without expense to me, a tube of Ichthyol.

Name ..... M.D.

Address .....

# Ichthyol

The collapsible tubes in which Ichthyol is supplied not only afford a more convenient method of handling the remedy, but they also afford the physician an opportunity to assure himself that he gets the genuine Ichthyol and not one of the many substitutes which, being different in their origin and composition, differ from Ichthyol in therapeutic action.

If the physician asks by name for a particular therapeutic agent put forward as a substitute for "Ichthyol," he should of course get it.

He may want the substitute just because it differs in composition from genuine "Ichthyol," but then he cannot expect Ichthyol results.

But when the physician prescribes "Ichthyol" then only the genuine Seefeld product, which rightly bears that name, should be dispensed.

For the physician is here looking for results which observation and the medical literature of the past thirty years have taught him are obtainable only from genuine "Ichthyol."

Genuine "Ichthyol" is sold only under the Merck seal. Bottles and tubes.

POST CARD

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STAMP  
HERE

MERCK & CO.

Rahway,

N. J.

## REFUNDING LOST TRAVELER'S CHEQUES



**LAW** case reported by Lawyer Hayward in March **MEDICAL ECONOMICS** told of a suit between a physician and an express company regarding the payment of some lost travelers' cheques.

The express company which issued the cheques was mistakenly identified by some readers as the American Express Company.

In justice to the American Express Company, the following outline of their policy on this point is published:

"The American Express Company has consistently refunded in full on bona-fide cases of lost and stolen uncountersigned Travelers Cheques and has just as consistently absorbed the resultant losses from forgeries that run into thousands of dollars annually. This will continue to be our policy.

"When the loser is a reputable person (and he usually is) the whole process is simple and quick. When Travelers Cheques are lost we require that prompt notice be given an office of the Company; by wire, when the loser is at a place in which there is no American Express Office. We then require a statement of facts or affidavit pertaining to the loss. Finally the loser signs our refund agreement, and when we consider it necessary, procures the signature of a guarantor, a responsible individual, firm or company. The refund is then made. We do not require the guarantee of the bank on any refund.

"We pride ourselves on the facility with which we can make and have made refunds. Although we would not guarantee so quick a refund in all cases, many a person losing his Cheques in Europe and without funds has been reimbursed within forty-

eight hours; others have been advanced funds to tide them over until refund is authorized. In this country, it is a great comfort to the domestic traveler to know that he can go to any of the 26,000 Express offices to report the loss of his Travelers Cheques and start the machinery at once for procuring the refund."

In connection with the centennial celebration of 1933, Chicago is planning a great permanent "international temple of health" at a cost of about \$40,000,000. The scheme is intended to give to Chicago world leadership in preventive and curative medicine, research, and model hospitalization, and to outdo any efforts in this direction which have, as yet, been taken by New York City or any other city or government in foreign lands.

The plans, as outlined by Mr. Edward N. Hurley, Chairman of the Centennial Committee, and endorsed by the City Government and financial and educational interests, are tremendously impressive. The central idea is to bring about international co-operation in research and educational work. The great medical centre would be built on an island in Lake Michigan, somewhere between Twelfth Street and Jackson Park. One building alone is planned to provide 4,000 hospital beds.

### A Valuable Booklet

#### Offered Without Charge

"Irrigation and Drainage in Nasal Therapy" contains information of value to every practitioner. 16 pages with chart showing 30 indications, with their complete symptoms, diagnosis and treatment. Write for it, Today!

**NICHOLS**  
**NASAL SYPHON**

155 E. 34th Street, New York City

## Painless Collections

Continued from Page 14

to impress upon the patient or customer that it was not *every* person who could secure his amount of credit. I talked at some length on what constituted a good credit risk, and showed by a number of actual instances how a good credit standing is worth more than several hundred dollars actual cash in hand.

**"I** ALWAYS made it a point to impress upon a man or woman that he or she had a right to be proud of a good credit standing, and how a poor rating trailed one like a shadow, no matter where he or she might go.

"I delicately drew a comparison between the business of administering to the sick and the business of selling food and clothing to the well. I stressed the fact that the physician had doubly more reason to expect pay for his services than the average merchant, because the services of the physician so often mean life itself, a thing that cannot be over-valued.

"The business of the physician is to bring about a continuation of a healthful life. The average business man merely aids more or less in making life a little more comfortable or pleasurable. Yet, I pointed out, too many persons considered the physician last on the list of creditors.

"I have been able to amicably collect old accounts by making the patient see himself as others see him; by making him change viewpoints with me. I recall one man in particular whose name

and account were given to me when I first began working for the six doctors as a 'tough customer.' He had been owing one of the physicians for more than ten months for an operation on his wife. The cost was one hundred forty dollars. He had not paid a cent on the account and had ignored all statements and formal notices.

"I went to see him. He was hostile from the beginning. He recognized the charge, admitted that it was within reason, but nonchalantly declared that he had not found any spare cash thus far to apply to the account. He admitted, however, that he had been meeting his grocery bills and house rent regularly. He likewise admitted that the health of his wife had meant more to him than food or shelter.

**"W**HEN he said that he could not make a payment on account, I asked him to sign a note for the amount, due in three months. This he agreed to do, seemingly glad to defer the problem that much longer. Then I began asking him about the same line of questions that a bank would ask a man who had asked for a loan of that amount of money. The more I questioned him, the more resentment he showed toward my queries. Finally he emphatically refused to answer further.

"Then I said, 'Mr. King, I never saw you before until this morning. Neither have you ever  
(Turn the Page)

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can be served at any time. Two biscuits with milk sweetened to taste are a complete meal. Equally inviting and delicious with fresh or stewed fruits. Get acquainted with Shredded Wheat now if you haven't already done so. Write in for literature to:

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## Calcium in Acid Form

Recent investigations (Bergeim. Journ. A. M. A. 1926, 1395) have demonstrated that an increased acidity of the gastro-intestinal contents markedly increased the solubility of calcium phosphate and facilitates its absorption.

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Eskay's Suxiphene

contains calcium glycerophosphate as an acid salt, so that, by its use, the prompt absorption of calcium is greatly facilitated, especially in conditions of acid-deficiency.

seen me. You know nothing about me. We are total strangers. Now, would you loan me one hundred forty dollars right this second without further questioning? Certainly you would not, and I don't blame you. No sensible man would do it. Yet you expect me to accept your promissory note, which is the same thing as a loan of that much cash, because I am honor-bound to collect this, without my knowing anything about you.'

"King was sensible and saw the point. He signed the note. At the end of a month I tele-

phoned him and suggested that he pay a little on it then, so that it would be easier to meet when it fell due, and he sent forty dollars. He paid fifty a month later, and when the note fell due, he took it up.

"If I had gone ahead and strong-armed this man, he would have perhaps fought the payment to the last ditch. Furthermore, he never would have gone back to that doctor. The physician would not only have run the risk of losing his money, but he would have lost a patient as well."

## ON CONSIGNMENT

Reported by Lawyer Hayward



**T**HE furniture dealer had sold, and the physician had bought, certain office furniture on a "conditional sale" agreement in the ordinary form, whereby the ownership of the furniture was to remain in the furniture dealer until full payment and the furniture was shipped with a memorandum containing the words "on consignment."

Before the furniture was paid for, the physician entered into the popular and populous state of bankruptcy, the trustee took possession of the furniture, and

the furniture dealer claimed it under the conditional sale.

"The words 'on consignment' in the shipping memorandum shows that it was not a conditional sale, and if it was a conditional sale, it was not filed as required by the New York law," the trustee contended.

"If the sale is void on account of not being recorded, it is void only against creditors, and you're not a creditor," the dealer maintained, but the United States Circuit Court of Appeals in the recent case of Master Knitting Corporation, 7 Federal (2) 11, ruled in favor of the trustee on all points.

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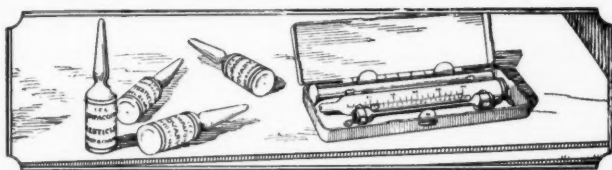
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# THIS MONTH'S FREE LITERATURE

*A tabloid guide for keeping up-to-date on manufacturers' literature and samples*

**The Functional Test in Renal Diseases:** It's safe to say you never read a piece of literature like this before, more's the pity! A vote of thanks to Reed & Carnrick, 155 Van Wagenen avenue, Jersey City, N. J.—and don't hesitate to write them for the booklet.

\* \* \*

**Oxygen Therapy Apparatus:** A subject on which there is none too much literature receives some very intelligent handling in this helpful little book. Copies may be obtained from Warren E. Collins, 555 Huntington avenue, Boston, Mass.



**Visible Solaria:** The physics, physiologic action, descriptive technique, and application of "Dialite." Just drop a card to the Gish-Fortney Co., Inc., Louisville, Ky.

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**Samples of Alucol:** A trial supply of Alucol (Colloidal Hydroxide of Aluminun) may be obtained from The Wander Company, 37 South Wabash avenue, Chicago, Ill.

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**Household Order Book:** This is a combination expense account and order book which is a handy little thing to give patients. Write for a supply from Knox Gelatine, Johnstown, N. Y.

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**Reargon and Neo-Reargon:** A number of changes have been made in the technique, the whole thing being effectually summarized in a sixteen-page booklet issued by the C. P. Chemical and Drug Co., Inc., 114 Liberty St., New York.

**Nasal Therapy:** A sixteen-page illustrated booklet on irrigation and drainage in nasal therapy. You will find all of it interesting enough, but when you come to the back cover and find there a massive folding chart giving a summary of information on nasal infections, you will file the booklet in your permanent literature. Write Nichols Nasal Syphon, Inc., 157 East 34th St., New York City.

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**Lehn & Fink Series:** The Lehn & Fink Department of Medical Extension, 250 Park Avenue, New York, offers a series of little folders dealing concisely with their various products.

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**Tin of Lacto-Dextrin:** The Battle Creek Food Company are offering clinical sample of Lacto-Dextrin. The address is Battle Creek, Mich.



**Mead's Cod Liver Oil:** Literature and samples are offered, but state whether you wish them for private practise or for clinic. The address is Mead Johnson & Co., Evansville, Ind.

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**Revelation Tooth Powder:** Some very convincing arguments regarding the relative merits of paste and powder for the "three a day." Send in your card for a sample. The address is August E. Drucker Co., 2226 Bush St., San Francisco.

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**Floor-type Sollux:** A few frank words on a recent Hanovia contribution, presented by the Hanovia Chemical and Mfg. Co., Chestnut St., Newark, N. J.



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acts promptly as a check against further decline and as an efficient regenerative agent for the restoration of impaired vitality. A marked feature of Dr. Gray's prescription is that it places no strain on the digestive organs, but tends rather to stimulate their functions.

It has been prescribed by increasing numbers of physicians for over thirty years—a gratifying evidence of its therapeutic value.

*A supply for clinical test will be forwarded  
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has been continuously used and prescribed by the medical profession for over 35 years. During all this time, it has been advertised *exclusively* to the profession.

*Can you recall, Doctor, any analgesic or counter-irritant thus ethically presented to-day?*

A reasonable trial of Betul-Ol will quickly substantiate the claims made for it. The ever-increasing popularity of Betul-Ol is evidence that

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**A booklet Describing Equitable Service:** How a great financial institution extends its service to the four corners of the earth. Published by the Equitable Trust Company of New York, 37 Wall St., New York.

\* \* \*

**Looking Ahead Financially:** Painting a very clear picture of your potential financial horizon. Published by Halsey, Stuart Co., Inc., 14 Wall St., New York.

\* \* \*

**World Economic Chart:** A big wall chart, a yard or so in length, and miles broad in the information it conveys. Compliments of Redmond & Co., 31 Pine St., New York.

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**Prudence Bonds:** A luxurious piece of literature explaining all the details of Prudence First-Mortgage Bonds, offered by The Prudence Company, 331 Madison Avenue, New York.



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**The Cornish Riviera:** Up and down a "sub-tropical" coast from Falmouth-on-the-Fal to Kynance Cove, and how we wish we were there, even for a day or so! The address is Great Western Railway, 505 Fifth Ave., New York.



**Bermuda:** Most people who journey to this isle of beauty go there for pleasure, not for health, but incidentally what's the difference! For some interesting reading on Bermuda, write the Furness Bermuda Line, Whitehall Street, New York.

\* \* \*

**Watering Places of Switzerland:** Nature picked some beautiful spots to plant her health springs. This booklet gives some of the inside, or scientific, facts. Write the Swiss Federal Railways, 241 Fifth Avenue, New York.



**Australia-New Zealand.** From Vancouver, B. C., to the other side of the world, and very fascinating indeed. The folder can be obtained from the Canadian Pacific Railway, Montreal.

**Round the World Cruise:** If you want to see for yourself whether the world is round or not, here is a way to do it, and see a few sights in the bargain. Ask Raymond & Whitcomb Co., 22 Beacon St., Boston.



**Niagara to the Sea:** A graphic presentation of what has been called "the finest inland water trip in the world," including a full description of shooting the rapids. Write the Canada Steamship Lines, 9 Victoria Square, Montreal.

\* \* \*

**Pay a Visit to Copenhagen:** Some interesting words about the capital of the Danes. Write Lifsey Tours, Inc., 527 Fifth Avenue, New York.



**Great White Fleet:** How to enjoy a trip to the land where bananas come from. Distributed by the United Fruit Company, 17 Battery Place, New York.

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**First Class Rate:** A price list of travel on the Cunard boats. Ask the Cunard Line, 26 Broadway, New York.

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THE MOST EFFICIENT ANT-ACID

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Literature and Sample Bottle to Physicians on Request

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# Uncle Sam---Sure Pay and a Gentleman!

By Herbert B. Wentz, M.D.

United States Physician in Charge, Hospital for Natives,  
Akiak, Alaska

**V**ERONA is in the heart of the North Dakota wheat country—or rather was there.

The wheat country has moved, but the village is still there. A few years ago I was a doctor in Verona—a plain, sweating, unappreciated, country doctor.

At that time crops were good, money was flush, people called for any and every old thing, and the bank accounts of most of us grew accordingly. That part of it was all right. But from the start I discovered one thing—and that was that if the patient did not recover with a miracle-like speed, said patient hitched up the horse, or stepped upon the self-starter, and hied himself away to Fargo, Edgeley, Lisbon, Minneapolis, St. Paul, Rochester, or elsewhere.

Why? Because, mark you, because there were better doctors in the cities. No doctor who was a doctor would practice in the country!

Yet the country practitioner must meet, single-handed, emergencies which would almost turn the city man gray. To illustrate: in the evening of January 31, 1909, I was called to the home

of Weertdine Haken, Roland Township, Ransom County, North Dakota, to attend a maternity case of a mother who had had

seven children with no medical aid. Here are my notes: "Left hand born. Mother ensanguinated. Hastily disinfected hands and instruments. Replaced hand. Manipulated head into position. High forceps. Delivered successfully. No anesthetic. Baby gasped about once in three minutes. Got it to breathe. Stop-

ped maternal hemorrhage. Baby and mother both lived." And Miss Haken is still living. There were no write-ups in the papers. The parents were too ignorant to know how near to the Great Divide the patients had been.

One more instance: April 22, 1909, I was called to the home of Ed Miller, Greenville township, LaMoure county to a maternity case. Here are my notes: "Mother died: eclampsia. Baby stillborn. Dr. XYZ phoned to at LaMoure, to assist. XYZ got cold feet and beat it, but 'confidentially' told Miller that if he had been called in time he 'could have saved her.' Miller threatened malpractice. Made

(Turn the Page)

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**A** LITTLE testimonial in behalf of the U. S. Medical Service by a former country practitioner.

The picture he draws of rural conditions may be in rather high relief, but every physician will recognize in it a few elements of truth.

The enlistment line form two blocks south!

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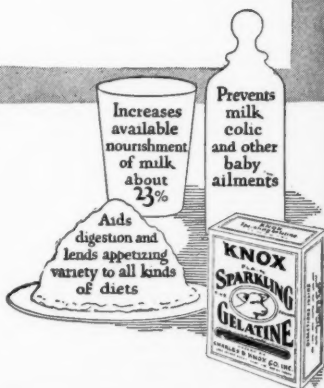
Modern Medicine recognizes the importance of *Diets*...and finds Knox Sparkling Gelatine of great value in increasing the nourishment, the digestibility and the appetite - appeal of all types of diets. *Our books will interest you*

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When hepatic secretion is suppressed, in whole or in part, the process of digestion ceases to work smoothly and after a time the sufferer seeks professional advice. Among the several agents recommended

## CHIONIA

A Preparation of Chionanthus  
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has won a position of prominence. It has been in use for so many years that practically the entire profession is acquainted with its value as an hepatic stimulant. Prepared exclusively for Physicians' Prescriptions.

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It is a fact that the combination of the five Bromides of Potassium, Sodium, Ammonium, Calcium and Lithium presented in a pure and eligible form has decided advantages over the single salts.

The bromide treatment gives better therapeutic results through the use of

## PEACOCK'S BROMIDES

than is possible with the single salts.

Each fluid drachm contains 15 grains of the purest bromides of potassium, sodium, ammonium, calcium and lithium.

.....  
We will be glad to send a liberal sample of either or both of the above products to any physician returning this coupon with his Prescription blank.

(..) Chionia.

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**Peacock Chemical Co.**  
St. Louis, Mo.

him pay his bill. No suit." But Miller was a sworn enemy from that time on to the time he went into bankruptcy and left the Country.

**S**UCCESS may crown a hundred difficult cases which no one but the doctor who wards off the grim angel appreciates, and it is taken as a matter of course. But let him fail only one instance, and he is bruited all over the country side as being worthless, and worse: "That damned doctor killed him." "He ought to be in the penitentiary. He don't know nothing." "My brother would be alive today if it hadn't 'a' been for that fool of a doctor."

Under such conditions what young man who is self respecting would desire to practise in the country? The rural patient has the belief firmly imbedded in him that a hospital has everything desirable and necessary with which to save life, and if it can't be done there it was the appointed time for the patient to "pass in his checks" anyway.

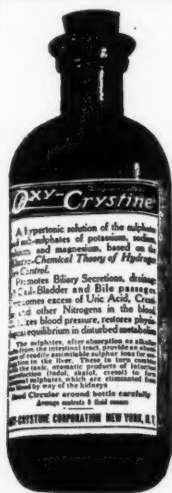
I am convinced that every country doctor has had parallel experiences with mine, and that those experiences form the principal reasons for the profession not gravitating there.

**A**ND not least is the knowledge on the part of the practitioner that in the city he has a better chance to explain to the bereaved ones how it all happened, "how everything was done for the departed that could be done, and so forth."

In 1917 I volunteered for the M.R.C. and was sufficiently satisfactory to remain in the service for three years, receiving an honorable discharge at Fort Snelling in December, 1920.

Since that time I have been for the most part in the employ of Uncle Sam. And I have this to say for him: he is sure pay, and he is a gentleman. Under his regime, a doctor is a doctor and not a scapegoat.





## Spring Houseclean the Body

Winter's aftermath results in tired, lazy or exhausted cells, waste-laden blood, inactive liver, overburdened kidneys, sluggish skin, etc.

CLEANSING rather than "Tonic" treatment is indicated.

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a hypertonic solution of sulphates and sub-sulphates of K. Na. Ca. and Mg. brings about removal of nitrogenous waste, activates hepatic and renal cells, drains the gall bladder, housecleans the intestinal tract, and brings about harmony of secretive and excretive function, gently, thoroughly, without irritation and with prompt effectiveness. "OXY" is not mere "saline laxative" or so called "antacid." Easily and convincingly proven by clinical trial.

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**AN EFFECTIVE, SAFE AND SIMPLE  
MERCURIAL, EASILY CON-  
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MEET ALL STAGES OF SYPHILIS,  
WITHOUT NEEDLES OR SURGI-  
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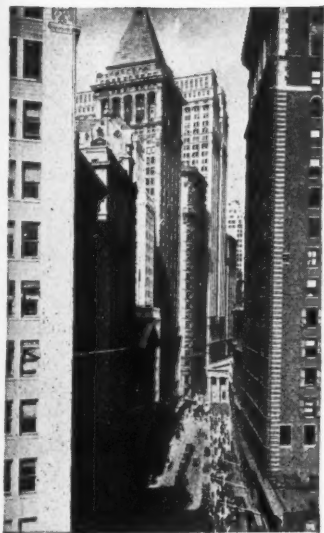
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Gentlemen: Please send me literature and case reports of Mercofum and details of trial order.

NAME: .....

ADDRESS: .....



# The Doctor and His Investments

The Weak Spots  
in Real Estate Bonds

By Malcolm Lay Hadden

\$ A first mortgage bond, secur-  
ed by a slice of earth, some  
brick walls, and a guarantee  
of the investment house, may  
seem like a gilt edge security.  
\$ But is it? \$

**D**URING the calendar year of 1926 it has been estimated that investors in the United States purchased approximately \$1,000,000,000 worth of first mortgage bonds secured by urban real estate. That is to say, that in the aggregate this large amount of savings was loaned to the building industry to finance new construction and the acquisition or improvement of existing properties.

As a result of the relatively recent bond issue system of financing mortgages, it is quite safe to state that but a small percentage of investors made a personal investigation of the property into which they were placing their funds. The great majority of the buyers of the real estate securities issued in 1926 undoubtedly bought solely as a result of the selling ability of the realty bond salesman or upon the reputation of the issuing house.

Inasmuch as the accurate appraisal of land values is a highly technical matter, involving much

experience and a definite familiarity on the part of the appraiser with the locality in which the property is situated, it is quite obvious that the average investor is not in a position to pass on the merits or demerits of the average bond issue which is advertised in the daily newspapers.

Most of the information which is placed in such advertisements is prepared solely for the purpose of selling the bonds advertised.

At any rate, because of the inability of the average real estate bond buyer to properly appraise land values, and because of his almost absolute dependence upon the statements made by the representatives of the house which sells the security, there are but a few general facts which are available to the investor which may assist him in determining whether or not a real estate bond is safe.

In contemplating the purchase of any real estate security, it

(Turn the Page)

would seem desirable for him, therefore, to consider the following points in making his investment:

1. There is no wide market for real estate bonds.
2. Property values are frequently inflated.
3. Actual cost under normal conditions is more illuminating than appraised value.
4. New and unfinished buildings are speculative.
6. Real estate markets have their depressions like other markets.
7. Guaranteed real estate bonds.

To elaborate briefly on the aforementioned factors, it is of course a well known fact that the market for the average real estate bond is a very limited one. While it is true that a number of important real estate bond issues are listed on the New York Stock Exchange, nevertheless, these bonds are the exception. The average real estate bond issue is relatively so small that a market is rarely obtainable, except through the house which originally underwrote the bonds.

While many of the real estate bond houses attempt to maintain markets for securities which they have underwritten, nevertheless, it is quite obvious that the business of such organizations is to sell bonds, and not to repurchase them (except at such a price as to permit them to resell at a profit). The market in such cases, therefore, is purely artificial and depends almost entirely upon the state of the real estate bond market and the financial strength of the underwriting house.

In the descriptive circulars covering most real estate bond issues the appraisals submitted are usually prepared by individuals whose interest it is to please the underwriters and, therefore, such appraisals must be taken with the proverbial grain of salt. This is especially the case where the property is located in boom towns or boom sections.

The appraised value usually in-

dicates what some person thinks the building ought to sell for under favorable conditions. Although appraisals for tax purposes are usually well below cost or market value, appraisals for bond issuing purposes are frequently above the real cost. In contemplating an investment in a real estate issue, therefore, it would be prudent to measure the size of the mortgage against the cost of the property and then remember that such cost itself may be much too high.

New and unfinished buildings are naturally speculative in their character, because there is no more assurance that the new building will rent easily at satisfactory rates than there is that a new company will sell all its products without trouble.

To provide for the immediate occupancy of the building under construction, many of the larger real estate mortgage organizations attempt to lease their properties in advance, so that income may be received from the property immediately upon its completion. This plan, however, is ordinarily not very feasible, except in the more highly congested residential and business sections of a city. The speculative feature of purchasing the bonds secured on an unfinished building, therefore, is often only discovered after the building is actually completed, when inability to rent at the pre-determined rate reveals the mistake of location.

Manipulation of real estate values is possible in several ways. Property is sometimes sold from one subsidiary of a company to another subsidiary of the same company at a substantial advance in price. The cost is thus inflated to the disadvantage of the unwary investor.

During boom periods it often happens also that improved real estate may be re-sold several times. Each time the price is advanced on the basis of expected earnings in the future, and

(Turn the Page)

## Financial Terms Defined

### Inflated Prices—

Prices are "inflated" when securities are selling for much more than they are intrinsically worth.

### Appraisal—

A value placed upon a property by a person or persons believed to be familiar with values and costs of the property

bonds offered the investing public may be issued on highly inflated values.

A general impression prevails that the market value of real estate is of a stationary character, i.e. that prices for securities of this type do not fluctuate one way or another. Disregarding entirely the factor of marketability which has already been referred to, it is obvious that any property, no matter where located, is subject to unfavorable developments due to various reasons, such as changes in location of businesses or industries or residential districts. An excellent example of a change in the geographical location of industry was offered some years ago in

New York City when the retail shopping district moved in a very short period of time from the neighborhood of 14th Street and Sixth Avenue north to 34th Street on the same avenue. Property in the first mentioned district quickly depreciated in value and became quite unmarketable.

Some companies offer real estate bonds with payment of interest and principal guaranteed either by themselves or some surety company. Such an offer is primarily a selling device. Any real estate bond which requires a guarantee should be looked upon with suspicion. In the long run, only sound property values can protect the worth of a bond.

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### CONSIDER RADON AS A TREATMENT FOR YOUR INTRACTABLE CASES

The completeness of our facilities and technical cooperation places at the disposal of interested physicians Radon scientifically and accurately prepared—to meet the requirements of each individual case.

Send us the histories of your intractable cases for complete analysis by our Medical Personnel—no obligation.

Interesting and instructive literature sent on request.

**THE RADIUM EMANATION CORP.**

Graybar Building New York City  
Telephone—Lexington 6455



## "Headaches"

Grotesque, indeed, is the conception of *severe headache* revealed by this curious old print of Daumier.

And yet, is it really so far removed from the manner in which distracted patients, to this day, often describe their sufferings to the physician?

For, to the sufferer, headache is just "headache" - crying out for relief.

But, to the modern physician, "headaches" are symptomatic manifestations of one, or more, important underlying causes which must be ascertained and suitably treated.



PERALGA, the new-type, non-narcotic analgesic-sedative, is a singularly effective, comfort-bringing and rational compromise during the all-too-frequently necessary, long period of *watchful waiting*.

And that is only one of the many fields in which *Palliating Pain with Peralga* is fast becoming the order of the day.



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## Constipation During Pregnancy

**W**HATEVER the specific cause of puerperal eclampsia, it is conceded by the best medical authorities that intestinal toxemia plays the major etiological rôle. Hence the necessity of proper bowel elimination during the entire period of pregnancy.

According to Williams, at least one half of all pregnant women suffer from constipation. Cathartics are dangerous to expectant mothers in many ways. They sap the patient's vitality, disturb digestion, are a common cause of miscarriage, produce hemorrhoids and make the patient a candidate for chronic intestinal invalidism. Cathartics taken during the nursing period upset the infant and may thus be a starting point for intestinal irregularities in the child.

The administration of Nujol is fast becoming the accepted method of combating many of the ills to which the pregnant woman is prone and is absolutely *safe* to use throughout the pre- and post- partum periods.

# Nujol

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### For Lubrication Therapy

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